

institution 12 by this operation temporarily.

[0029] Drawing 8 is a figure showing the screen for account 50 creation temporarily. Here, the user 11 inputs the input and the amount of money 69 of payment of ID(payment place ID) 68 of the vender 13 who is a partner who remits. And the account 50 can be created by clicking the creation key 70 temporarily.

[0030] Drawing 9 is the figure which displayed the state of the account 50 temporarily which was created. Here, the number 71 of the account 50, the condition 73 of the user 11 who the balance 72 is displayed and is a transaction target, and the vender's 13 condition 74 are displayed temporarily. The state of the account 50 can be displayed temporarily [this] at both the users' 11 terminal, and the terminal by the side of the vender 13. In the state of [73] this user 11, user side Locke 51 is in a locked position, and vender side Locke 52 shows the state where it is not locked. By checking this state, a transaction target becomes possible [recognizing the state of the account 50 one by one temporarily]. Here, the user 11 and the vender 13 who are transaction targets can specify payment, payment, Locke, and unlocking out of the menu 75 of a bottom of screen. for example, the user 11 -- when Mr. Mizuta wants to cancel his user side Locke 51, it becomes possible by clicking unlocking of this menu 75 to carry out lock release of user side Locke 51 of the account 50 temporarily. If Locke of the menu 75 is clicked in "IBM (IBM Japan)" which is a transaction target, it will become possible to act as Locke of vender side Locke 52 of the account 50 temporarily.

[0031] Drawing 10 is a figure showing an account aggregation screen when the account 50 is created temporarily. Differing from drawing 7 are the point that the contents of the account 50 are displayed on the account column 76 temporarily, and the point that only the frames which the balance display of the account column 77 moved to the account temporarily are usually decreasing in number. With the screen of this account aggregation, the user 11 becomes possible [the check of the contents in the whole account, and performing content confirmation of the account 50 temporarily].

[0032] Next, the contents of the database held in the financial institution 12 which showed drawing 2 are explained. Drawing 11 is a figure for explaining the data storage state about the account 50 temporarily in the account aggregation storage part 22 shown in drawing 2. In the account aggregation storage part 22, the contents about the account 50 are held by the data row as shown in a figure temporarily. To each of the account 50 temporarily which is an identification code temporarily An account code (Account_Code), The user's 1 ID (user 11;User1_ID which is a buyer), the user's 2 ID (vender 13;User2_ID which is a seller), The item of the locked position (User1_Lock and User2_Lock) of an account balance (Amount), the user 1, and the user 2 is held.

[0033] For example, when the entry of eyes is most loaded to an object called ta, the member variable, int ta.Account_Code = 100String ta.User1_ID = "Mizuta"String ta.User2_ID = "IBM"int ta.Amount = 10500int ta.User1_Lock = 1 int ta.User2_Lock = it is set to 0. This Account_Code has given the code (Code) which the financial institution 12 does not overlap temporarily at the time of creation of the account 50, but can specify an account uniquely.

User1_ID is a maker's ID and sets up User2_ID and the account balance (Amount) which the maker directed. Locke (Lock) serves as a default at the time of creation (Locke of validity [Locke of User1] and User2 is invalid).

[0034]When Locke, other users, is invalidity (0), the user of the account 50 can pull out that balance and can move to his accounts of other temporarily [this] (or encashment). Since it is User2_Lock = 0 in this example, "Mizuta" which is User1 can pull out the balance of 10500 yen. However, User1_Lock = since it is 1, "IBM" which is User2 cannot pull out. As mentioned above, the user can change Locke (Lock) corresponding to himself freely. For example, when User1 directs lock release, ta.User1_Lock is changed into 0 from 1.

[0035]It is also possible to lock only the amount of money of a certain rate in the account 50 temporarily by allowing to take the arbitrary real numbers of 0 to 1 for User1_Lock and User2_Lock in addition to 0 and 1 as other examples of this data format, for example. In this case, the account 50 does not disappear for every dealings temporarily, but when the amount of money of the account 50 is lost temporarily, it will disappear. The concerned user is extended to three or more persons, and it is also possible temporarily to make the pulling-down conditions from the account 50 into the conditions by the logical operation (for example, logical product) of all the members other than oneself or a certain group's locked position. Although explanation to the above-mentioned explained the case where the account 50 was created by the user 11 temporarily, it is also possible to constitute so that the account 50 may be created from the vender 13 temporarily and the user 11 may be made to pay in to the account 50 temporarily [the].

[0036]As mentioned above, as explained in full detail, according to this embodiment, as one of the functions of an on-line bank, When the account 50 is made temporarily which is an account only for payment of a certain shopping and the user 11 who is a buyer, and the vender 13 who is sellers apply Locke (user side Locke 51 and vender side Locke 52) mutually, the safe thing in which guarantee money exists and for which it pays and a means is provided becomes possible. Since the user 11 can hold locked [what is necessary been just to have removed user side Locke 51 only after checking goods, and] when not pleasing, he is safe. On the other hand, in the vender 13, guarantee money can be secured to the account 50 by vender side Locke 52 temporarily, what is necessary is just to ship goods after reservation, and it becomes possible to make a safe sale. If it constitutes so that the account 50 may be formed in the financial institutions 12, such as a reliable bank, temporarily, the safety can be increased further. In the financial institution 12, when creating the account 50 temporarily [this], a commission is lengthened from the user's 11 usual account, for example, Or if it constitutes so that a commission may be lengthened when cash moves by vender 13 grade, it will become possible to secure a commission income also as the financial institution 12 which provides this embodiment. Although this embodiment explained the case where there was a dealing relation of goods between the user 11 and the vender 13, if it sees from a viewpoint of the guarantee money reservation with high safety, this inventions, such as mere transfer, a loan, etc., can be applied, for example, also when there is no such dealing relation.

DESCRIPTION OF DRAWINGS

[Brief Description of the Drawings]

[Drawing 1]It is a figure for explaining the system configuration in this embodiment.

[Drawing 2]It is a block diagram showing the composition of the financial institution 12 which is a web server.

[Drawing 3]It is a figure showing the flow of the whole system configuration in this embodiment.

[Drawing 4]It is a flow chart which shows the flow of processing from creation of the account 50 to disappearance temporarily.

[Drawing 5]It is the flow chart which showed the processing to the move demand of the amount of money in the account 50 temporarily.

[Drawing 6]It is a figure showing an example of the login screen to Internet banking.

[Drawing 7]It is a figure showing an example of a screen when login is successful.

[Drawing 8]It is a figure showing the screen for account 50 creation temporarily.

[Drawing 9]It is the figure which displayed the state of the account 50 temporarily which was created.

[Drawing 10]It is a figure showing an account aggregation screen when the account 50 is created temporarily.

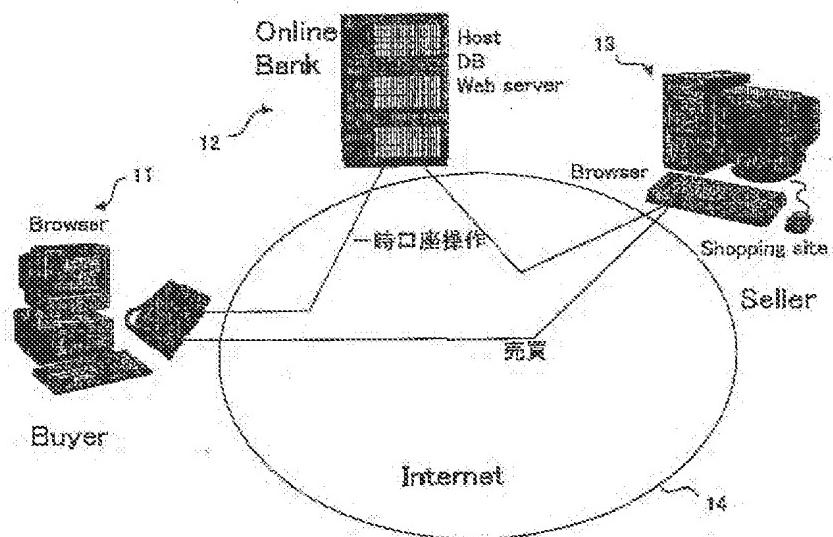
[Drawing 11]It is a figure for explaining the data storage state about the account 50 temporarily in the account aggregation storage part 22 shown in drawing 2.

[Explanations of letters or numerals]

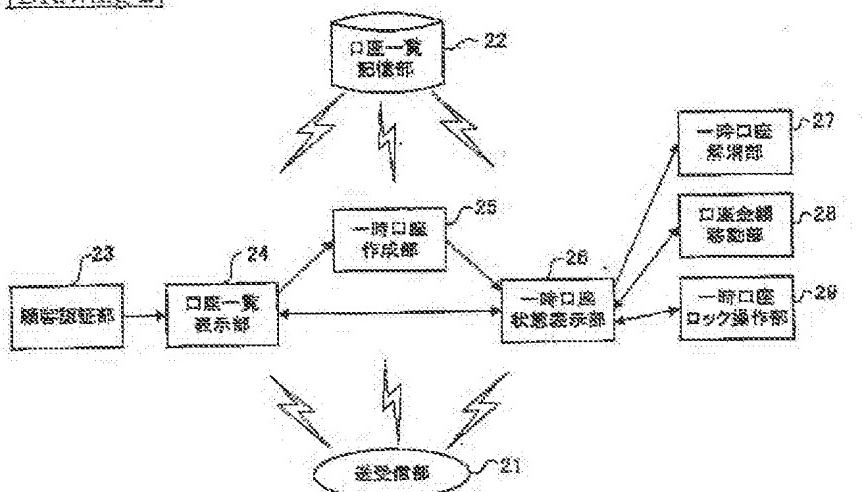
11 -- user (Buyer), 12 -- financial institution (Bank), 13 -- vender (Seller), 14 -- network, 21 -- transmission and reception section, 22 -- account aggregation storage part, 23 -- customer authentication part, 24 -- account aggregation display, 25 -- momentary account preparing part, 26 -- momentary account status display part, 27 -- momentary account dissolution part, 28 -- account amount-of-money moving section, 29 -- momentary account lock operation part, 50 -- momentary account, S1 -- the user side lock, 52 -- the vender side lock

DRAWINGS

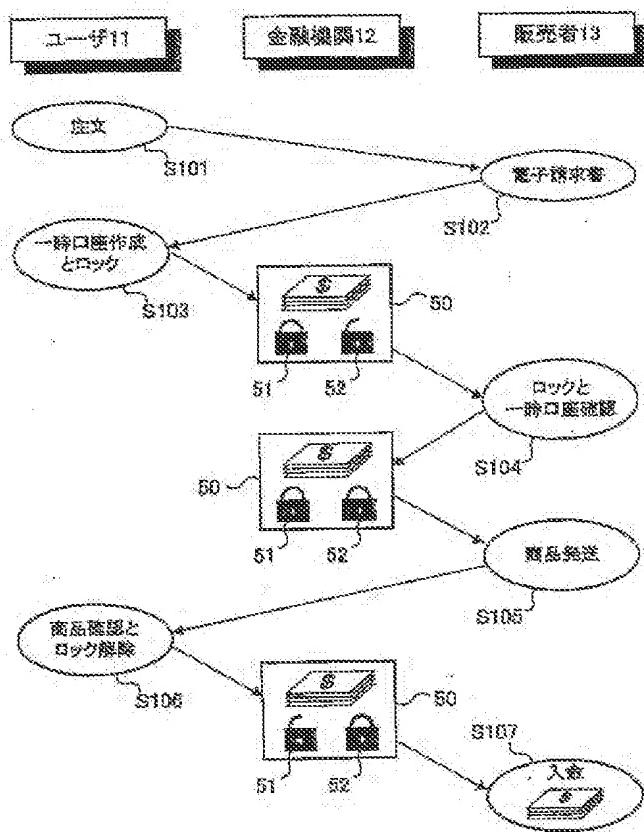
[Drawing 1]



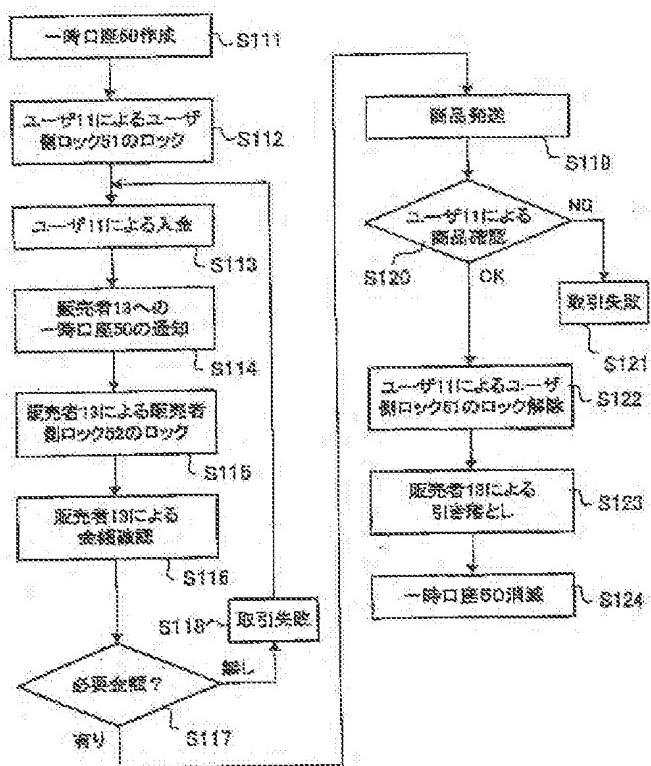
[Drawing 2]



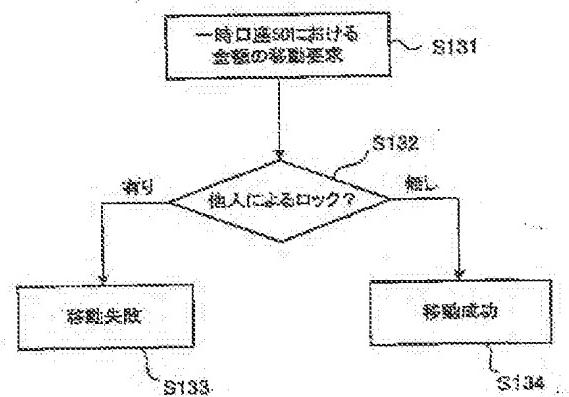
Drawing 31



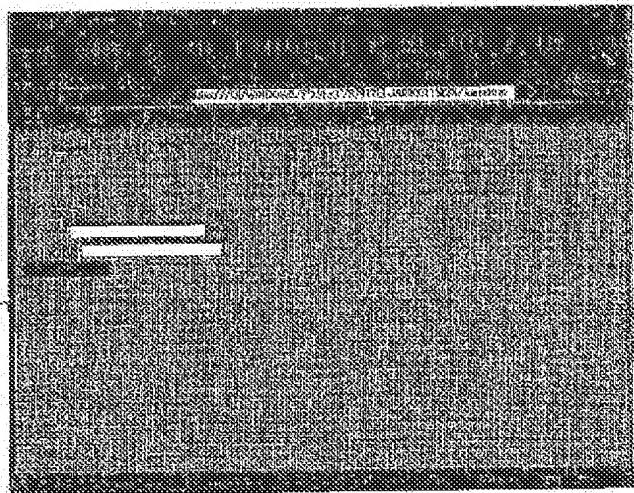
[Drawing 4]



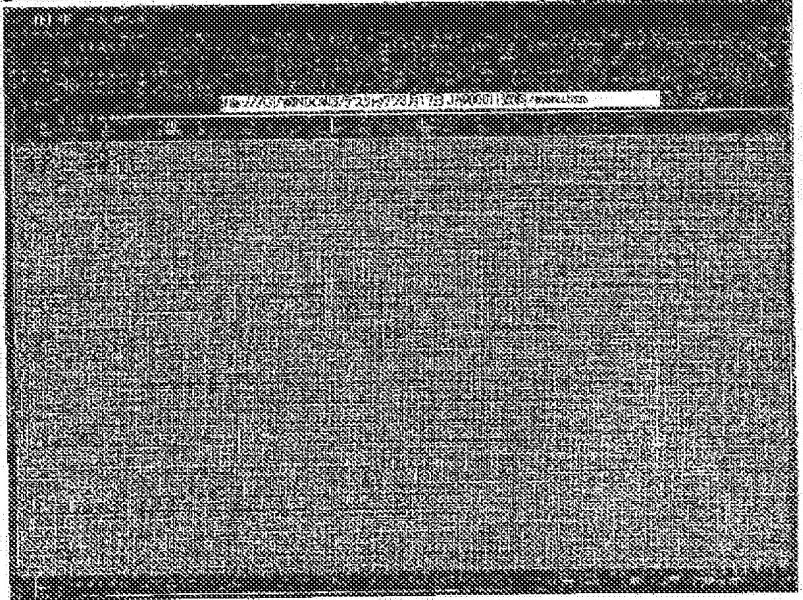
[Drawing 5]



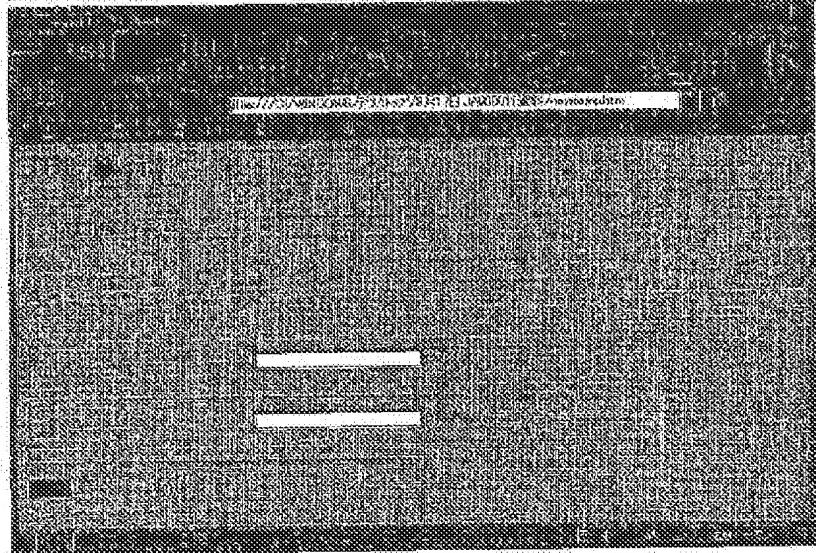
[Drawing 6]



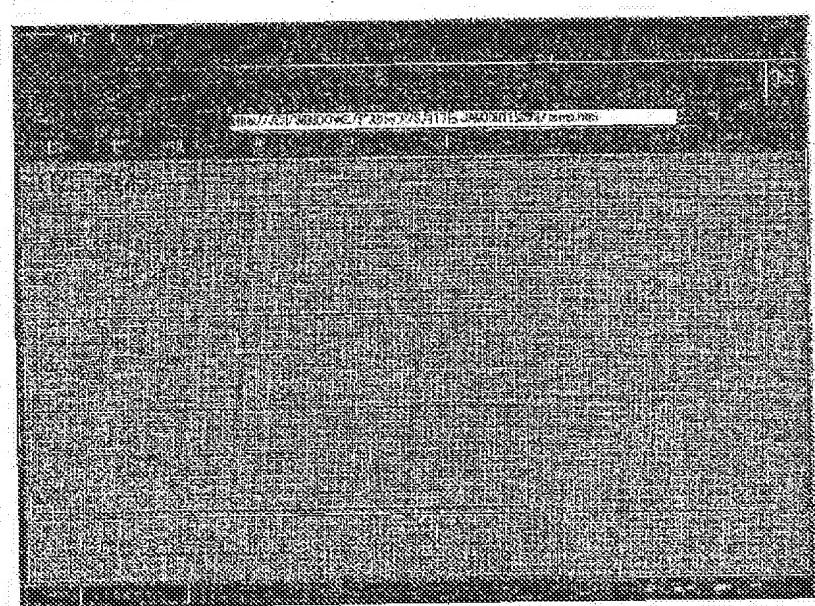
[Drawing 7]

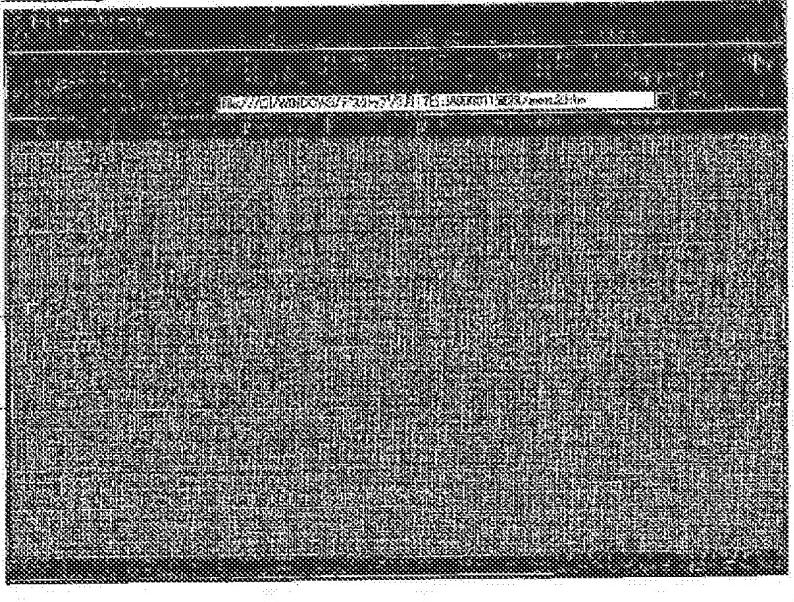


[Drawing 8]



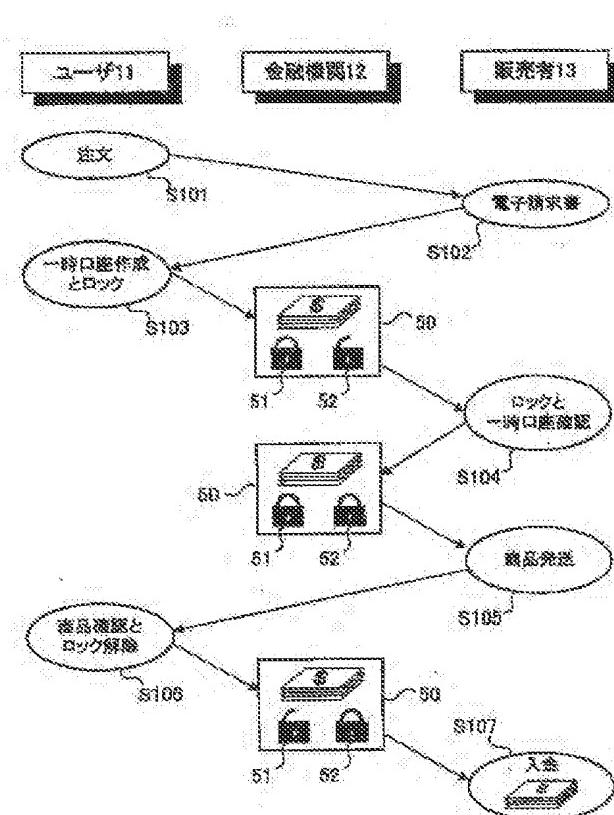
[Drawing 9]



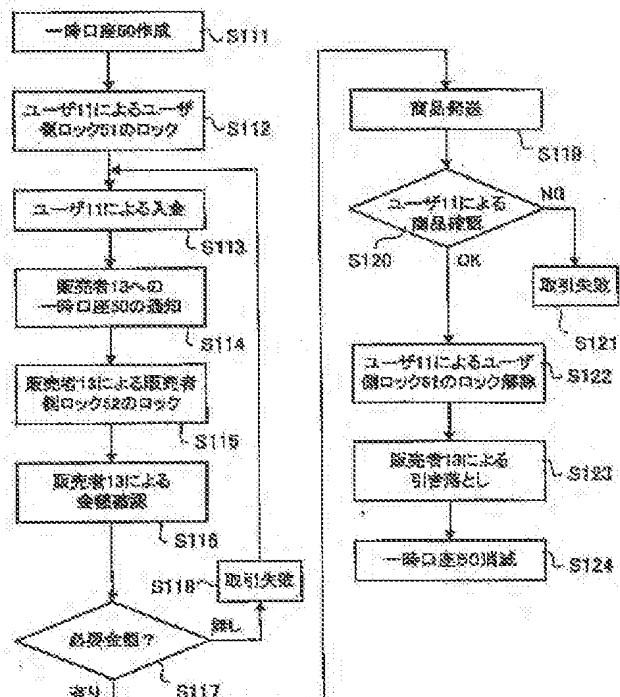
[Drawing 10][Drawing 11]

Account_Code	User1_ID	User2_ID	Amount	User1_Lock	User2_Lock
100	Mizuta	IBM	10,500	1	0
101	Yamada	Att	54,240	0	0
102	Tanaka	B社	1,160	1	1
103	Furuie	C社	198,000	0	1
104					
105					

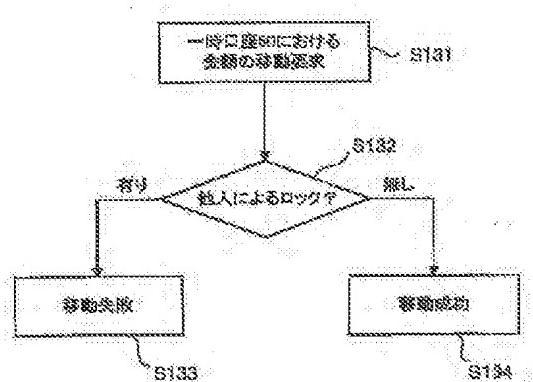
【図3】



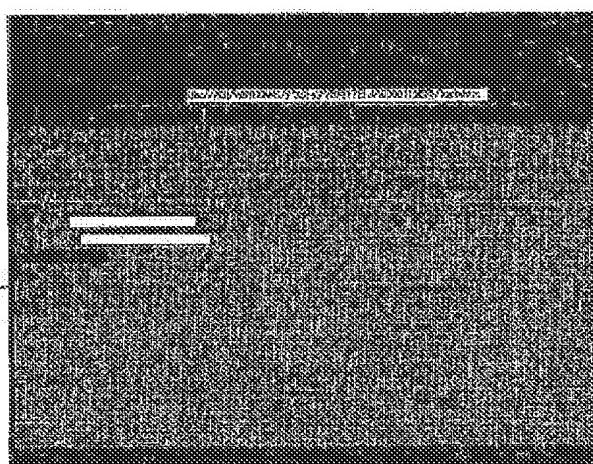
【図4】



【図5】

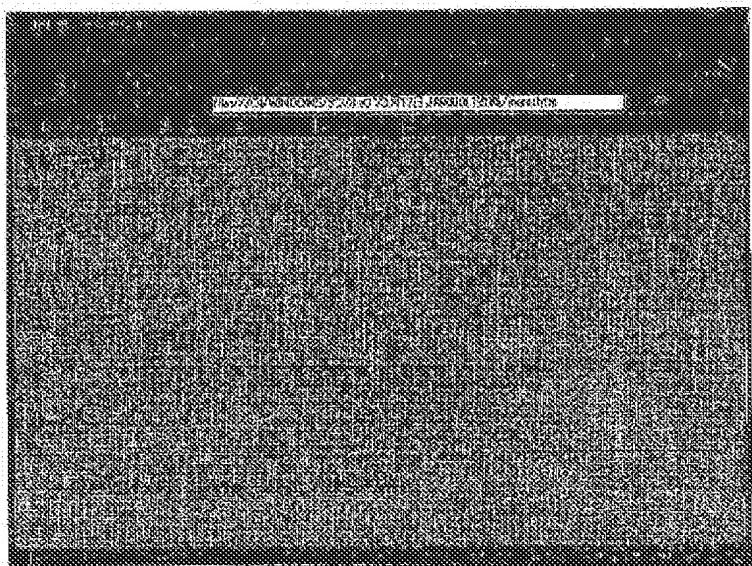


【図6】

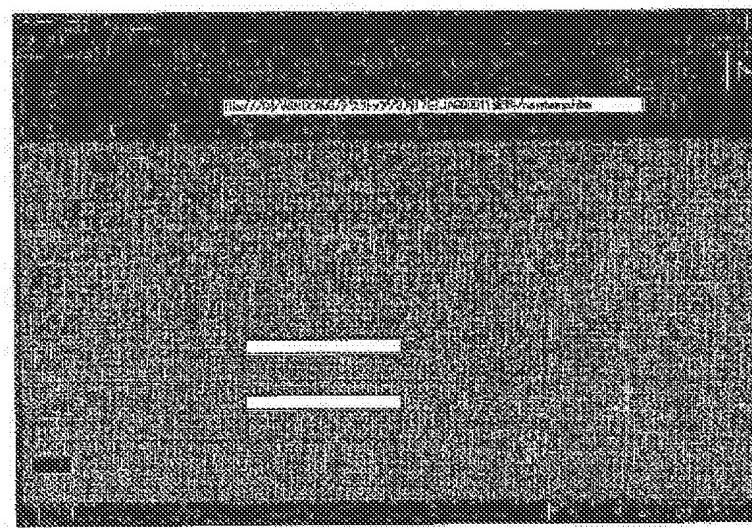


(61) 101-283118 (P2001-7序圖)

【圖7】

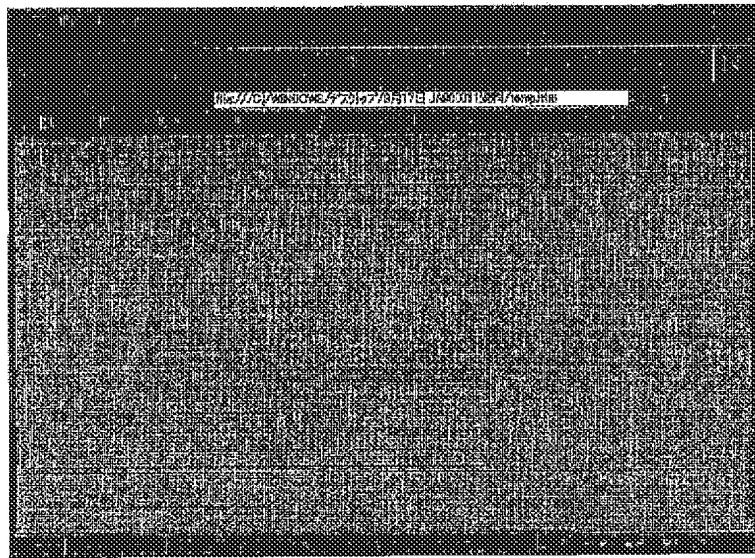


【圖8】



(12) 01-283118 (P2001-%=18

【図9】



【図10】

